

PREPAID PERSONAL ADVISORY SERVICE FOR CELLULAR NETWORKS

ABSTRACT OF THE DISCLOSURE

A real-time personal advisory service. In a preferred embodiment, experts access a server and register, providing their credentials, charge rates, and keywords related to their field of expertise. Information regarding the experts and customers are stored in a database. A registered customer sends a question as an SMS message to the server through a cellular device. The server scans the question for keywords and uses the keywords to query the database, generating a list of experts likely to be willing to answer the question. The question is then forwarded as another SMS message to the experts. Experts wanting to answer the question press an accept button, sending an SMS message back to the server. The server sends an SMS message to the customer, indicating that there are experts who want to answer the question. The customer selects an expert and replies to the message. The server then bridges the parties.